

PATENT



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OUR FILE: D7655-00002

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

The residence, post office address, and citizenship are as stated below next to my name;
and

I verily believe that I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled
SYSTEM AND METHOD FOR ASSIGNING RATINGS TO MUTUAL FUNDS AND OTHER INVESTMENT FUNDS BASED ON THE VALUE OF VARIOUS FUTURE AND OPTION SECURITIES, the specification of which was filed on November 8, 2001, as
Application Serial No. 10/010,102

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any Amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of any application on which priority is claimed:

Country	Number	Date Filed	Priority Claimed (Y/N)
_____	_____	_____	_____
_____	_____	_____	_____

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

Application Number(s)	Filing Date (MM/DD/YYYY)

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I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Filed	Patented or Pending ?
<u>09/418,184</u>	<u>October 12, 1999</u>	<u>Pending</u>

I hereby appoint:

Arthur L. Plevy	Registration No. 24,277
Lewis F. Gould, Jr.	Registration No. 25,057
William H. Murray	Registration No. 27,218
Stephan P. Gribok	Registration No. 29,643
Peter J. Cronk	Registration No. 32,021
Richard Redano	Registration No. 32,292
Robert E. Rosenthal	Registration No. 33,450
Richard A. Paikoff	Registration No. 34,892
Jane E. Alexander	Registration No. 36,014
Samuel W. Apicelli	Registration No. 36,427
Steven E. Koffs	Registration No. 37,163
Paul A. Schwarz	Registration No. 37,577
Darius C. Gambino	Registration No. 41,472
Carl A. Giordano	Registration No. 41,780
Anthony Colesanti	Registration No. 42,428
Edward J. Howard	Registration No. 42,670
Gary Maze	Registration No. 42,851
Melanie Goddard	Registration No. 46,732
Joseph Powers	Registration No. 47,006
Joseph F. Oriti	Registration No. 47,835

of the law firm **DUANE, MORRIS & HECKSCHER LLP**, One Liberty Place, Philadelphia, PA 19103-7396, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and

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Address all correspondence and telephone calls to:

Robert E. Rosenthal
DUANE, MORRIS & HECKSCHER LLP
One Liberty Place
Philadelphia, PA 19103-7396
(215) 979-1255

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1	Full Name Sean J. Egan	Inventor's Signature <i>Sean J. Egan</i>	Date 1/20/02
	Residence Haverford, Pennsylvania, USA	Citizenship: U.S.	
	Post Office Address 212 Laurel Lane, Haverford, Pennsylvania 19041		

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